

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lewis C. Bryant
Janice L. Bryant
Debtors

Case No. 19-00869-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 28, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Lewis C. Bryant, Janice L. Bryant, 2750 Durham Rd., York, PA 17402-3805
aty	+ Jason Brett Schwartz, Mester & Schwartz, P.C., 1917 Brown Street, Philadelphia, PA 19130-2085
5168269	+ ATT Mobility, PO Box 537104, Atlanta, Georgia 30353-7104
5168272	CHASE AUTO, P.O. BOX 901003CREDIT BUREAU DISPUTE PRO, CREDIT BUREAU DISPUTE PROCESSG, FORT WORTH, TX 76101
5168283	+ MnNamara Auto Sales, 1775 Rodney Road, York, Pennsylvania 17408-4608
5168288	+ Springettsbury Township, 1501 Mt. Zion Rd., York, PA 17402-9085
5185549	U.S. Bank National Association, et al., c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165
5168293	+ York City Tax Collector, 50 West King St., York, Pennsylvania 17401-1420

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Oct 28 2024 22:39:00	Americredit Financial Services, Inc. DbA GM Financ, P.O Box 183853, Arlington, TX 76096-3853
5182389	EDI: PHINAMERI.COM	Oct 28 2024 22:39:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
5192156	EDI: ATLASACQU	Oct 28 2024 22:39:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5168270	+ Email/Text: kwalters@autotrakk.com	Oct 28 2024 18:46:00	AUTOTRAKK, 1500 SYCAMORE RD, MONTTOURSVILLE, PA 17754-9416
5168268	+ Email/Text: melissa@allservicing.com	Oct 28 2024 18:46:00	Allied Servicing Corporation, 3019 N. Argonne Rd., Spokane Valley, WA 99212-2141
5187435	+ Email/Text: kwalters@autotrakk.com	Oct 28 2024 18:46:00	Auto Trakk LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
5168271	+ EDI: TCISOLUTIONS.COM	Oct 28 2024 22:39:00	BK OF MO, 5109 S BROADBAND LANE, SIOUX FALLS, SD 57108-2208
5184509	+ EDI: TCISOLUTIONS.COM	Oct 28 2024 22:39:00	Bank of Missouri, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
5168273	Email/Text: bankruptcy@consumerportfolio.com	Oct 28 2024 18:46:00	CNS PORT SVC, 19500 JAMBOREE RDSUITE 500, SUITE 500, IRVINE, CA 92612
5168274	+ EDI: COMCASTCBLCENT	Oct 28 2024 22:39:00	Comcast, 1701 JFK Boulevard, Philadelphia, Pennsylvania 19103-2899
5168294	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 28 2024 18:45:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106

5168275	EDI: MAXMSAIDV	Oct 28 2024 22:39:00	DPT ED/OSLA, 525 CENTRAL PARK DRIVESUITE 600, SUITE 600, OKLAHOMA CITY, OK 73105
5185056	Email/Text: ECMCBKNotices@ecmc.org	Oct 28 2024 18:46:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5168276	+ EDI: AMINFOFP.COM	Oct 28 2024 22:39:00	FST PREMIER, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
5168277	+ EDI: PHINAMERI.COM	Oct 28 2024 22:39:00	GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145
5168278	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 28 2024 18:46:00	HARLEY DAVID, 3850 ARROWHEAD DRIVE, CARSON CITY, NV 89706-2016
5184853	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Oct 28 2024 18:45:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5168279	EDI: IRS.COM	Oct 28 2024 22:39:00	Internal Revenue Service, Centralized Insolvency , Operations, P.O, Philadelphia, Pennsylvania 19114-0326
5168280	EDI: JEFFERSONCAP.COM	Oct 28 2024 22:39:00	JEFFERSON CAPITAL SYST, 16 McLeland Road, St. Cloud, Minnesota 56303
5182905	EDI: JEFFERSONCAP.COM	Oct 28 2024 22:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5181255	Email/PDF: resurgentbknotifications@resurgent.com	Oct 28 2024 18:51:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5168281	+ Email/Text: bankruptcy@marinerfinance.com	Oct 28 2024 18:45:00	MARINR FINC, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-5904
5168282	Email/Text: bankruptcydpt@mcmcg.com	Oct 28 2024 18:46:00	MIDLAND FUNDING, 2365 NORTHSIDE DRIVESUITE 300, SUITE 300, SAN DIEGO, California 92108
5192711	+ Email/Text: bankruptcy@marinerfinance.com	Oct 28 2024 18:45:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5173798	EDI: MAXMSAIDV	Oct 28 2024 22:39:00	OSLA on behalf of US Dept of ED Direct Loans, PO Box 18475, Oklahoma City, OK 73154-0475
5168298	EDI: PENNDEPTREV	Oct 28 2024 22:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5168298	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2024 18:46:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5168296	Email/Text: fesbank@attorneygeneral.gov	Oct 28 2024 18:45:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5168284	EDI: PRA.COM	Oct 28 2024 22:39:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, Virginia 23541
5197096	EDI: PRA.COM	Oct 28 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5194522	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 28 2024 18:52:32	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5175222	EDI: PENNDEPTREV	Oct 28 2024 22:39:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5175222	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2024 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5181756	+ EDI: JEFFERSONCAP.COM	Oct 28 2024 22:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5213363	EDI: Q3G.COM	Oct 28 2024 22:39:00	Quantum3 Group LLC as agent for, Sadino

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			Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5194001	EDI: Q3G.COM	Oct 28 2024 22:39:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5213364	+ EDI: Q3G.COM	Oct 28 2024 22:39:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5168285	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 28 2024 19:02:52	REGIONAL ACC, 300 REDLAND CTSUITE 102, SUITE 102, OWINGS MILLS, MD 21117
5177924	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 28 2024 19:02:52	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
5168286	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 28 2024 18:46:00	SELECT PORTFOLIO SVCIN, P.O. Box 65250, Salt Lake City , Utah 84165-0250
5168287	+ EDI: CBS7AVE	Oct 28 2024 22:39:00	SEVENTH AVE, 1112 7TH AVE, MONROE, WI 53566-1364
5168290	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 28 2024 18:46:00	SPS, 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-5007
5172750	Email/Text: LMitchell@myfci.com	Oct 28 2024 18:45:00	Second Chance Home Loans LLC, c/o FCI Lender Services Inc, PO Box 27370, Anaheim, CA 92809-0112
5168289	EDI: AISTMBL.COM	Oct 28 2024 22:39:00	Sprint, PO Box 4191, Carol Stream, Illinois 60197-4191
5181782	EDI: AISTMBL.COM	Oct 28 2024 22:39:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
5168297	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Oct 28 2024 18:45:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5589524	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 18:45:00	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
5168299	^ MEBN	Oct 28 2024 18:45:46	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5168291	EDI: VERIZONCOMB.COM	Oct 28 2024 22:39:00	VERIZON, 500 TECHNOLOGY DRSUITE 300, SUITE 300, WELDON SPRING, Missouri 63304
5168292	+ EDI: BLUESTEM	Oct 28 2024 22:39:00	WEBBNK/FHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
TOTAL: 50			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OSLA/US Department of Education
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
5168295	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5294017	*	U.S. Bank National Association, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Bradley J Osborne	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FF10 c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FF10 c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com
Denise E. Carlon	on behalf of Creditor Second Chance Home Loans LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 2 Janice L. Bryant jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 1 Lewis C. Bryant jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Michelle McGowan	on behalf of Creditor U.S. Bank National Association mimcgowan@raslg.com
Sarah K. McCaffery	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FF10 c/o Select Portfolio Servicing, Inc. smccaffery@pincuslaw.com, ckohn@hoflawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Lewis C. Bryant

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5968

EIN --

Debtor 2

Janice L. Bryant

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4744

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00869-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lewis C. Bryant

Janice L. Bryant

10/28/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.